

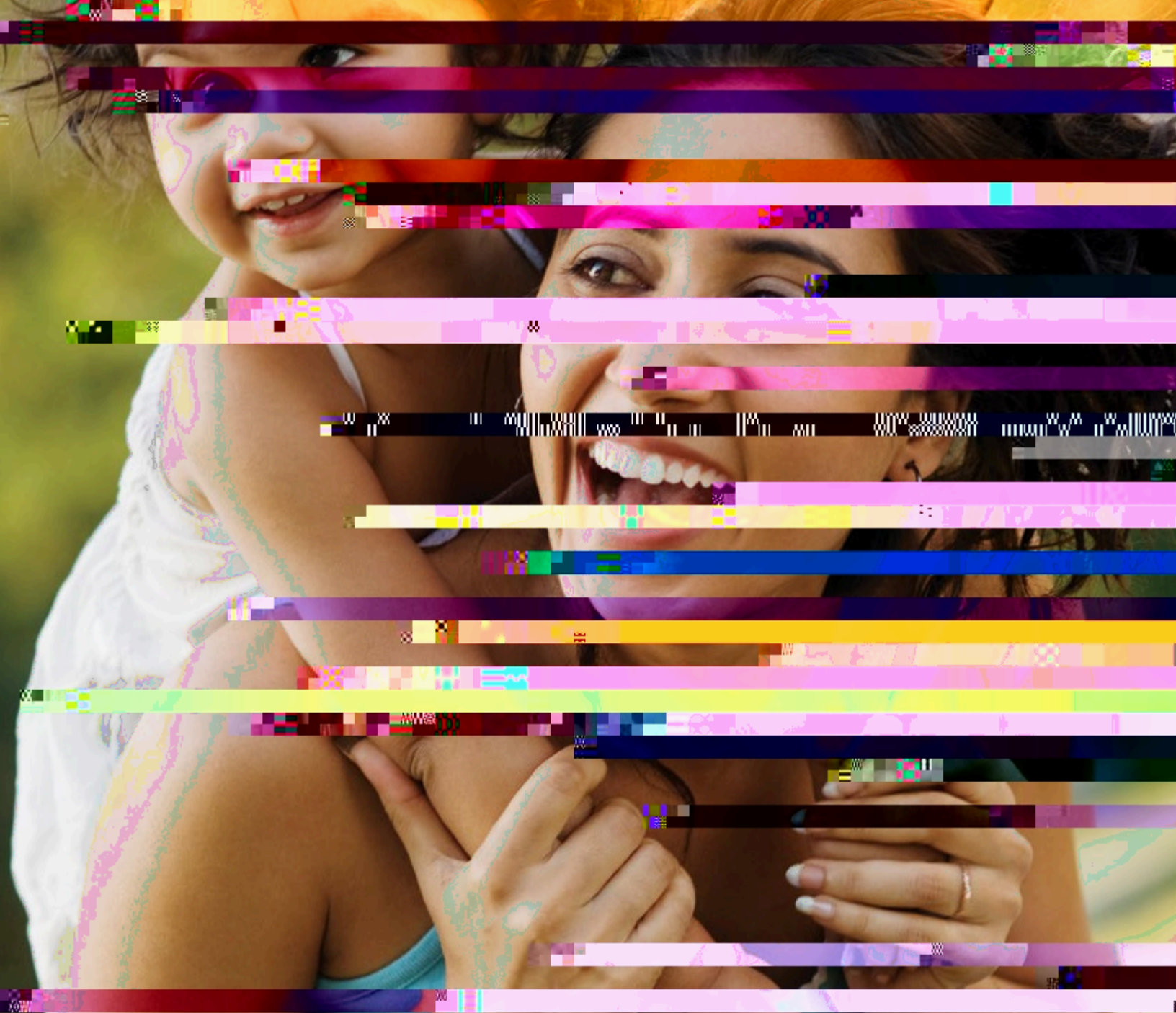


For additional information and a quote, contact:  
International Citizens Group, Inc.  
Joe Cronin, Group Sales  
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[www.InternationalInsurance.com/groups](http://www.InternationalInsurance.com/groups)



Offered by: Cigna Health and Life Insurance Company or its affiliates.





Easy, reliable access to one of the largest networks of health care professionals around the globe.



## Cigna Envoy® – Easy online access and management of health care benefit information

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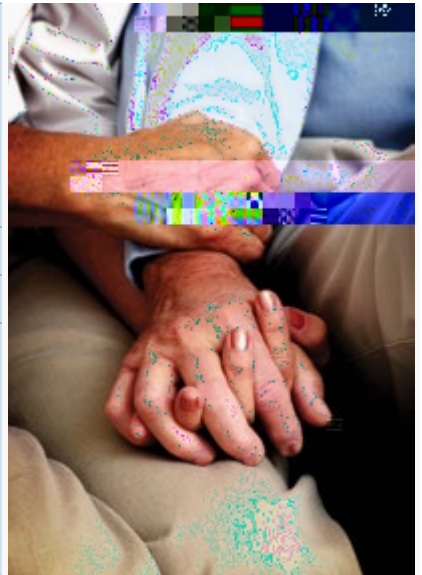
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**Crisis Assistance Plus: I** ... **GHA** ...

<b>Risks ha direc l impac or ha e he po en ial o impac emplo ees hile ra eling</b>	<ul style="list-style-type: none"> <li>&gt; Terrorism</li> <li>&gt; Political threats</li> <li>&gt; Natural disasters</li> <li>&gt; Blackmail or extortion</li> <li>&gt; Violent crimes</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Disappearances of persons</li> <li>&gt; Hijacks</li> <li>&gt; Kidnaps for ransom*</li> <li>&gt; Wrongful detentions</li> </ul>
<b>Crisis cons l ing e penses**</b>	> Up to \$250,000 per person, per covered response	
<b>Addi ional e penses**</b>	> Up to \$50,000 per person, per covered response	
<b>Addi ional e penses co ered (b no limi ed o)</b>	<ul style="list-style-type: none"> <li>&gt; Emergency political or natural disaster evacuation costs</li> <li>&gt; Legal referrals and fees</li> <li>&gt; Fees and expenses of an independent interpreter</li> <li>&gt; Costs of relocations, travel and accommodations</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Fees and expenses of security personnel temporarily deployed solely and directly for the purposes of protecting a covered member located in a country where a crisis event has occurred</li> </ul>



\* Ransom payments are not covered. | \*\* Via FocusPoint International.

## Dental

○ *[Faint, illegible text]* N. *[Faint, illegible text]*

Dental program design options		Option 1	Option 2	Option 3
<b>Calendar year maximum</b> (Class I, II, and III, combined)		\$1,000	\$1,500	\$1,500
<b>Deductible</b> (Waived for Class I and Class IV, if applicable)	Individual	\$50	\$50	\$0
	Family	\$150	\$150	\$0
		Coinsurance percentage		
<b>Class I:</b> Preventive services	Diagnostic – General	100%	100%	100%
	Preventive			
		Coinsurance percentage		
<b>Class II:</b> Basic services	Restorative (Basic)	80%	80%	80%
		Coinsurance percentage		
		Coinsurance percentage		
		Coinsurance percentage		









You have high expectations. We do our best to exceed them.

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